

# Line of Credit Application



## APPLICANT INFORMATION

Legal Business Name Applying for the Loan: \_\_\_\_\_

Loan Amount Requested: \_\_\_\_\_

Company Name (DBA Name): \_\_\_\_\_

Business Street Address (Physical locations): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Business Phone Number: \_\_\_\_\_ Company Website: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

## BUSINESS INFORMATION

Tax Identification Number (TIN): \_\_\_\_\_ State of Legal Formation: \_\_\_\_\_

### LAST TWO YEARS OF ANNUAL BUSINESS REVENUE:

Year: \_\_\_\_\_ Revenue: \_\_\_\_\_ Year: \_\_\_\_\_ Revenue: \_\_\_\_\_

Years in Business: \_\_\_\_\_ Nature of Business: \_\_\_\_\_

Use of Loan Funds: \_\_\_\_\_

Name of Natural Person Applying for the Loan and Opening the Account: \_\_\_\_\_

#### A. **Fair Credit Reporting Act Notice**

The information provided to Quad City Bank and Trust Company ("Bank") on all accompanying financial statements and schedules, or any other documents provided to Bank, is given for the purpose of obtaining credit from the Bank or for the purpose of guaranteeing credit from the Bank for others. In addition, each individual signing below authorizes the Bank to make all credit and background inquiries it deems necessary to determine the creditworthiness of the Applicant.

#### B. **USA Patriot Act Notice**

Federal regulation requires us to have on file verification of customer's identification. When you open an account, we will ask you your name, address, date of birth and other information that will allow us to identify you. Please be aware as part of our identification process we may review your driver's license or other photo identification.

(continued)

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## C. Equal Credit Opportunity Act Notice

If we deny your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the following within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Lender: Quad City Bank & Trust Company  
4500 N Brady, Davenport, IA 52806  
(563) 388-4780

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Reserve Consumer Help  
PO Box 1200, Minneapolis MN 55480  
888-851-1920 (TTY: 877-766-8533)

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The undersigned declares that he/she has read, received a copy of and understands the statements above.

**Authorized Signature:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Print Name:** \_\_\_\_\_

**Co-Borrower's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

**Borrower:** \_\_\_\_\_ **Co-Borrower:** \_\_\_\_\_



## A Quad City Business checking account is required for each loan.

### Items required to process loan request:

- Articles of incorporation or organization
- By laws or Operating agreement or Partnership agreement
- Proof of Tax TIN
- Two years complete tax returns
- Copy of driver's license from each principal owner with 25% or more ownership and each applicant.